

## ABSTRACT OF THE DISCLOSURE

A configurable protective pad assembly includes a first, or base, layer that provides as an inner and/or outer surface one part of a two-part fastener system, such as, for example, the hooks or loops of a hook and loop fastener system. A protective layer, which consists of padding that incorporates fasteners on its surfaces, is sized and arranged relative to the base layer to provide customized protection to one or more desired locations. The protective layer attaches to the base layer as one or more sections that are sized and arranged in positions that correspond to the respective locations in which protection is desired. As desired, additional protective layers may be applied in the same manner, to provide more padding to all or various of the locations. A cover layer having a smooth outer surface may be applied over the protective layers to complete the assembly.